

Information to identify the case:

Debtor 1	<u>Jose A Lora</u>	Social Security number or ITIN	xxx-xx-7474
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-26760-JKS		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose A Lora

2/13/25

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jose A Lora
Debtor

Case No. 19-26760-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 13, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 15, 2025:

Recip ID	Recipient Name and Address
db	+ Jose A Lora, 18 Woodridge CT, Newton, NJ 07860-2352

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 13 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 13 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebn@21stmortgage.com	Feb 13 2025 20:56:00	21st Mortgage Corporation, P.O. Box 477, Knoxville, TN 37901
518437688	Email/Text: ebn@21stmortgage.com	Feb 13 2025 20:56:00	21st Mortgage Corp, Attn: Bankruptcy, Po Box 477, Knoxville, TN 37901
518500216	+ EDI: AIS.COM	Feb 14 2025 01:37:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518437689	+ EDI: CAPITALONE.COM	Feb 14 2025 01:37:00	Capital One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518437690	+ EDI: CITICORP	Feb 14 2025 01:37:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518558006	EDI: CITICORP	Feb 14 2025 01:37:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518437691	+ Email/PDF: bankruptcy_prod@navient.com	Feb 13 2025 21:04:21	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518544824	Email/PDF: bankruptcy_prod@navient.com	Feb 13 2025 20:52:54	Navient, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
518437692	+ Email/Text: clientservices@remexinc.com	Feb 13 2025 20:54:00	Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
518437693	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 13 2025 20:55:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
518504781	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 13 2025 20:54:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518503777	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 13 2025 20:54:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518493881	Email/PDF: bncnotices@becket-lee.com	Feb 13 2025 21:03:51	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518437698	Email/Text: bankruptcydept@wyn.com		

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Feb 13, 2025

Form ID: 3180W

Total Noticed: 18

518506117 + Email/Text: bankruptcydept@wyn.com

Feb 13 2025 20:56:00

Wyndham Vacation Ownership, Attn: Bankruptcy,
Po Box 98940, Las Vegas, NV 89193

Feb 13 2025 20:56:00

Wyndham Vacation Resorts, Inc, PO Box 97474,
Las Vegas, NV 89193-7474

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518437694		Toyota Motor Credit
518437695		Toyota Motor Credit
518437696		Toyota Motor Credit
518437697		Toyota Motor Credit
518504782	*+	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 4 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 13, 2025 at the address(es) listed below:

Name	Email Address
Camille J Kassar	on behalf of Debtor Jose A Lora bbkconsultantllc@gmail.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor 21st Mortgage Corporation dmcdonough@flwlaw.com NJbkyecf@flwlaw.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Michael C. D'Aries	on behalf of Creditor 21st Mortgage Corporation michael.c.daries@irsounsel.treas.gov ahelfand@helfandlaw.com
U.S. Trustee	

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Feb 13, 2025

Form ID: 3180W

Total Noticed: 18

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10